

Your
**SPOUSE'S
ALLOWANCE**

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**INCOME
SECURITY PROGRAMS**

Canada



This booklet on the **Spouse's Allowance** contains general information only. When questions arise, the Old Age Security Act and Regulations must govern.

If you need any further information or assistance after reading this booklet, please contact an Income Security Programs office. The telephone number and address can be found in the federal government listing in your telephone directory under "Health and Welfare Canada." If you have a question about your benefit entitlements, please provide your full name, address and Social Insurance Number or Account Number.

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A *The Old Age Security Program*

1. *How does the Spouse's Allowance form part of the Old Age Security program?*

The Spouse's Allowance (SPA) is one part of the Old Age Security program. Other benefits under the program include the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS).

The Old Age Security pension and Guaranteed Income Supplement are each described in separate booklets.

The Old Age Security program is financed from general revenues of the Government of Canada.

B *The Spouse's Allowance*

2. *What is a Spouse's Allowance?*

A Spouse's Allowance is an income-tested, monthly benefit payable to the 60- to 64-year-old spouse of an Old Age Security pensioner. The recipient must meet the income and residence requirements to qualify.

3. *What is the Widowed Spouse's Allowance?*

The Widowed Spouse's Allowance is an income-tested monthly benefit payable to widowed persons 60 to 64 years of age. The recipient must meet the income and residence requirements to qualify.

4. *Do I qualify for a Spouse's Allowance?*

To qualify for a Spouse's Allowance, you must meet certain requirements relating to age, residence and status in Canada, marital status, and income.

5. *What are the age requirements?*

You must be 60 to 64 years of age to meet the age requirement for Spouse's Allowance or Widowed Spouse's Allowance purposes.

6. *How can I meet the residence requirements?*

You can meet the residence requirements if you have resided in Canada for ten years after age 18. If you have not, you may still qualify for the benefit if you have resided and/or made social security contributions in a country with which Canada has concluded a social security agreement. Contact an Income Security Programs office for information about specific agreements.

7. *What are the requirements relating to my marital status?*

To be eligible for a Spouse's Allowance, you must be the legal or common-law spouse of a pensioner who is entitled to the Guaranteed Income Supplement. To be eligible for the Widowed Spouse's Allowance you must be a widowed person 60 to 64 years of age.

8. *How does income affect my entitlement to a Spouse's Allowance or a Widowed Spouse's Allowance?*

The Spouse's Allowance and the Widowed Spouse's Allowance are based on income. As income increases, the amount of the benefit payment decreases.

9. *What is considered as income?*

Income is defined to be the same as your income for purposes of federal income tax, with a few specific exceptions. (For example, Old Age Security program benefits, provincial social assistance payments, Family Allowances, Canada/Quebec Pension Plan death benefits, and Canada/Quebec Pension Plan contributions, Unemployment Insurance premiums and certain employment expenses may be deducted.) Income would include any money you receive in the form of an earnings-related retirement pension, interest, dividends, rents, wages, etc.

For Spouse's Allowance purposes, both your income and that of your spouse will be taken into account. For Widowed Spouse's Allowance recipients, only your own income is included.

10. *How does income affect the amount of my Spouse's Allowance and Widowed Spouse's Allowance?*

The Spouse's Allowance is made up of a portion equivalent to the Old Age Security pension and a portion equivalent to the Guaranteed Income Supplement. Your monthly Spouse's Allowance will be reduced by \$3 for every \$4 of your monthly income until the Old Age Security portion is reduced to zero. After that, the Guaranteed Income Supplement portion begins to be reduced. For Widowed Spouse's Allowance recipients, the rate of reduction is \$1 for every \$2 of income. For Spouse's Allowance recipients, the Supplement portion of the Allowance, and the Guaranteed Income Supplement paid to the pensioner spouse, are each reduced by \$1 for every \$4 of additional income.

11. *What happens if my income is reduced?*

If you and/or your spouse have had or will have a substantial reduction in your income, you should advise an Income Security Programs office. If the reduction is as a result of retirement or a loss or reduction in certain sources of income, your benefit entitlement may be

recalculated based on an estimate of your income for the current year. Usually your entitlement is based on your income or combined income from the previous calendar year.

C *Applying for Your Spouse's Allowance*

12. *When should I apply for my Spouse's Allowance?*

An application for the Spouse's Allowance will automatically be sent to you if your spouse is in receipt of a Guaranteed Income Supplement and you are 60 to 64 years of age. It is important that you complete the application and return it as soon as possible. Failure to apply on time may lead to loss of benefits.

13. *When should I apply for my Widowed Spouse's Allowance?*

If you are widowed, 60 to 64 years of age, and have a limited income, you should contact an Income Security Programs office to obtain the necessary application form. It is important that you complete the application and return it as soon as possible. Failure to do so may lead to loss of benefits.

14. *Do I have to apply each year?*

Yes. Since the amount of your Spouse's Allowance is based on your income for the previous year, you must complete a renewal form each year. The

renewal forms are automatically sent to all Spouse's Allowance beneficiaries in January of each year. The renewal forms must be completed and returned to an Income Security Programs office before the middle of March. If the renewal form is not received in the Income Security Programs office in time, your Spouse's Allowance will be suspended in April.

15. *What if someone is incapable of applying?*

If an individual is incapable of applying, that person or a representative should contact an Income Security Programs office. Depending on the circumstances, application may be made on the individual's behalf.

16. *What documentation do I have to submit with my application?*

When you apply, you will have to provide proof of your age and proof of marriage or common-law relationship unless you have previously submitted the required documents when applying for a Canada or Quebec Pension Plan retirement, survivor or disability pension.

Proof of age can be either a birth or baptismal certificate. If neither of these documents is available, contact an Income Security Programs office for information about other documents which may be acceptable. If you were not born in Canada or did not continuously reside in Canada after reaching age 18, proof of your status in Canada (citizenship, immigration documents) and of the dates of your entry(ies) and departure(s) from Canada should

normally be submitted with your application. Officials in the Income Security Programs office will refer you to the proper departments where evidence of your residence status in Canada can be obtained.

If you are applying for a Widowed Spouse's Allowance following your spouse's death, you will also be required to forward proof of marriage or common-law relationship and your birth certificate and proof of your spouse's date of death if your spouse was not in receipt of a benefit under the Old Age Security program or the Canada Pension Plan. If necessary, officials at the Income Security Programs office will refer you to the proper departments where you can obtain the necessary documentation.

The application form and instruction sheet have more detailed information on how to complete the application and on acceptable documentation.

D *Receiving Your Spouse's Allowance*

17. *When will my Spouse's Allowance begin?*

The earliest you will begin receiving your Spouse's Allowance is the month following your 60th birthday if all other conditions of eligibility are met.

18. *When can I expect my payment?*

Payment is usually made during the last three banking days of each month. If you have any problem concerning receipt of your payment, contact an Income Security Programs office.

19. *Can my payment be sent to my bank?*

Yes. If you would like to have your payment deposited directly in your bank or other financial institution, inform Income Security Programs.

20. *What happens if I change my address?*

If you move, it is important that you notify an Income Security Programs office as soon as possible. This is necessary even if your payments are being sent to an address other than your residence. Include your name, Social Insurance Number/Account Number and previous address. Remember to include your new postal code.

21. *Can I receive my Spouse's Allowance outside Canada?*

Since the Spouse's Allowance program was designed to assist people living in Canada, benefits will be paid outside of Canada for a period of only six (6) months following the month of departure of either you or your spouse. In the event of longer periods of absence, when you and your

spouse return to reside in Canada, you should contact an Income Security Programs office to reinstate your benefit.

The Spouse's Allowance is paid in Canadian dollars whether in Canada or abroad.

22. *Will I get cost-of-living increases?*

Yes. Once your pension is in pay, its amount will be adjusted quarterly: in January, April, July and October of each year. The change will reflect increases in the cost of living as measured by the Consumer Price Index.

23. *When will my Spouse's Allowance cease?*

Your Spouse's Allowance ceases with payment for March if your income in the previous year (or your combined income if you are married) exceeds the qualifying limit for the April payment. It also ceases when you die or if you are absent from Canada for over six months. It will also cease if you and your spouse divorce or separate. For Old Age Security purposes, there are two types of separation: voluntary and involuntary. If you are separated, contact an Income Security Programs office for further information.

If you are in receipt of a Widowed Spouse's Allowance, your allowance ceases if you remarry.

Remember, your payment is also suspended in April if your renewal application is not made in time.

When you reach age 65, your Spouse's Allowance benefit ceases but you may then be entitled to receive an Old Age

Security pension and possibly a Guaranteed Income Supplement. Application forms for both of these benefits will normally be forwarded to you.

If your spouse is an Old Age Security pensioner, the amount of your Spouse's Allowance will be recalculated when he or she dies.

E *Appealing a Decision*

24. *What can I do if I do not agree with a decision affecting my Spouse's Allowance?*

If you are not satisfied with any decision affecting your Spouse's Allowance or Widowed Spouse's Allowance, you can write to the Regional Director asking for an explanation or requesting a reconsideration. You must do this within 90 days after receiving the decision.

If after that you are still not satisfied, you can appeal the decision to a Review Committee. You must appeal within 90 days after receiving the Regional Director's response.

In both cases you must make your request in writing, giving your name, address, Social Insurance Number or Old Age Security Account number and your reason(s) for your request or appeal.

F *Protecting Information about You*

25. How is information about me protected?

Information about you is protected by the Old Age Security legislation. The legislation specifies that any such information can only be provided to the government agencies that are specifically entitled to receive it. It will not be available to private agencies or individuals without your consent.

26. How else is information about me protected?

In addition, the Access to Information Act prohibits disclosure of information about you without your consent, unless that information is already publicly available or unless the disclosure is in accordance with the Privacy Act.

27. Can I have access to the information on my file?

Yes. You have the right to request access to any information about you which is on federal government files. To help you obtain this information, the government has published an Index of Personal Information. The index and information request forms can be found in those government offices which are open to the public, public libraries, most post offices and Canadian missions abroad.

G *Taxation and Your Spouse's Allowance*

28. *Is my Spouse's Allowance taxable?*

No. When completing your income tax return, do not include your Spouse's Allowance as income.

However, if your spouse is claiming the married amount, the Spouse's Allowance you received must be included in the calculation of your net income for that purpose. Also, the Spouse's Allowance must be taken into consideration in the calculation of the Federal Sales Tax Credit. Your District Taxation Office of the Department of National Revenue will be able to answer any questions you might have in this regard.

H *Other Benefits*

29. *What benefits may I or my spouse be eligible to receive after age 65?*

The Old Age Security pension is a monthly benefit available, upon application, to Canadians and legal residents in Canada who are at least age 65 and who meet certain residence requirements.

The Guaranteed Income Supplement is an income-tested benefit available upon application to Old Age Security pensioners who have limited income apart from the Old Age Security pension.

30. *Could I receive a Canada/Quebec Pension Plan benefit as well as my Spouse's Allowance?*

Yes. You can qualify for a Canada/Quebec Pension Plan benefit if you or your spouse made the required contributions.

You could qualify for retirement benefits as early as age 60, depending on your employment status. Otherwise, retirement benefits are available at age 65.

Disability and survivor benefits are also available under the Canada Pension Plan.

You must apply for any Canada/Quebec Pension Plan benefits. For further information concerning the Canada Pension Plan, contact an Income Security Programs office. Information on the Quebec Pension Plan may be obtained from officials at La Régie des Rentes du Québec, C.P. 5200, Québec, Quebec, G1K 7S9.

Your Canada/Quebec Pension Plan benefit will be taken into account the same way as other income when your Spouse's Allowance entitlement is calculated.

31. *What other government benefits may be available to me?*

Some persons who have contributed to the Unemployment Insurance program may be entitled to benefits under this program. Please contact a Canada Employment Centre for details.

It should be noted that income-tested benefits, such as War Veterans Allowances, as well as benefits under some employer pension plans, may be

affected by the receipt of the Old Age Security pension, the Guaranteed Income Supplement, the Spouse's Allowance or the Widowed Spouse's Allowance. Please consult the government, agency or other source of these benefits for more information.

Provincial benefits for seniors are also available in some provinces. Please consult your provincial government for further information.

I *More Information*

32. *What other information is available on the Old Age Security program, the Canada Pension Plan and Family Allowances?*

Information on the following benefits under the Income Security Programs is available from any Income Security Programs office:

OLD AGE SECURITY PENSION
GUARANTEED INCOME SUPPLEMENT
FAMILY ALLOWANCES (AND
SPECIAL ALLOWANCES)
CANADA PENSION PLAN
RETIREMENT PENSION
CANADA PENSION PLAN
DISABILITY BENEFITS
CANADA PENSION PLAN
SURVIVOR BENEFITS
CANADA PENSION PLAN DIVISION
OF UNADJUSTED PENSIONABLE
EARNINGS
FINANCING THE CANADA
PENSION PLAN



Health and Welfare
Canada

Santé et Bien-être social
Canada